

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM S. HUDIC

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-22920

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/23/2019 and confirmed on 9/25/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		173,853.99
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND	_____	173,853.99

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	16,891.38			
Trustee Fee	8,329.93			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	_____	25,221.31		

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
DOLLAR BANK FSB** Acct: 0446		37,439.42	37,439.42	0.00	37,439.42
DOLLAR BANK FSB(*) Acct: 1252		912.46	912.46	0.00	912.46
DOLLAR BANK FSB(*) Acct: 1252		0.00	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*) Acct: 3947		28,113.64	28,113.64	4,200.30	32,313.94
NORTHWEST BANK* Acct: 6094		42,783.75	42,783.75	6,349.58	49,133.33
NISSAN MOTOR ACCEPTANCE CORP Acct: 1560		21,948.39	21,948.39	2,675.90	24,624.29
					144,423.44

Priority					
BRIAN C THOMPSON ESQ Acct:		0.00	0.00	0.00	0.00
WILLIAM S. HUDIC Acct:		0.00	0.00	0.00	0.00
THOMPSON LAW GROUP PC Acct:		0.00	0.00	0.00	0.00
THOMPSON LAW GROUP PC Acct:		3,500.00	3,500.00	0.00	0.00
THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXX0/20		3,916.13	3,916.13	0.00	0.00
THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXX2/23		7,374.60	7,374.60	0.00	0.00
THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXX3/25		2,100.65	2,100.65	0.00	0.00
BRIDGECREST Acct:		0.00	4,209.24	0.00	4,209.24
DOLLAR BANK FSB** Acct: 0446		0.00	0.00	0.00	0.00
DOLLAR BANK FSB** Acct: 0446		0.00	0.00	0.00	0.00

19-22920

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					4,209.24
Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1008	19,215.01	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 2009	15,709.42	0.00	0.00	0.00
	CAPITAL ONE** Acct: 2404	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct: 9689	0.00	0.00	0.00	0.00
	AIDVANTAGE O/B/O THE DEPARTMENT C Acct: 9414	49,666.32	0.00	0.00	0.00
	NAVIENT++ Acct: 2417	0.00	0.00	0.00	0.00
	NAVIENT++ Acct: 1618	0.00	0.00	0.00	0.00
	GOLDMAN SACHS BANK USA Acct: 0689	0.00	0.00	0.00	0.00
	KEYBANK NA S/B/M FIRST NIAGARA BAN Acct: 1122	35,576.23	0.00	0.00	0.00
	KEY RECOVERY Acct: 1053	0.00	0.00	0.00	0.00
	METZ LEWIS ET AL Acct: 7460	4,977.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LL Acct: 0249	1,171.64	0.00	0.00	0.00
	SYNCHRONY BANK** Acct: 2186	0.00	0.00	0.00	0.00
	KEYBANK NA** Acct: 1405	4,022.27	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 6847	7,231.85	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 8580	10,201.30	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE A Acct: 0001	150.96	0.00	0.00	0.00
	SYNCHRONY BANK BY AIS INFOSOURCE Acct: 0167	4,050.72	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct:	0.00	0.00	0.00	0.00
	DUQUESNE LIGHT COMPANY(*) Acct: 6807	381.57	0.00	0.00	0.00
	SYNCHRONY BANK BY AIS INFOSOURCE Acct: 2452	4,359.36	0.00	0.00	0.00
	DAVID WETMORE Acct:	0.00	0.00	0.00	0.00
	SYNCHRONY BANK** Acct: 0167	0.00	0.00	0.00	0.00
	BERNSTEIN BURKLEY PC Acct:	0.00	0.00	0.00	0.00
	GRENEN & BIRSCIC PC* Acct:	0.00	0.00	0.00	0.00
	GRB LAW** Acct:	0.00	0.00	0.00	0.00
	DAVID A SCOTT ESQ Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00

*** NONE ***

TOTAL PAID TO CREDITORS 148,632.68

TOTAL CLAIMED

PRIORITY	0.00
SECURED	131,197.66
UNSECURED	156,713.65

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:
WILLIAM S. HUDIC

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-22920

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
William S. Hudic
Debtor

Case No. 19-22920-JCM
Chapter 13

District/off: 0315-2
Date Rcvd: May 23, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ William S. Hudic, 119 2nd Street, Aspinwall, PA 15215-2939
cr	David Wetmore, 903 Virginia Street Extension, Pittsburgh, PA 15215
sp	+ Sean Carmody, Patberg, Carmody & Ging, Deutschtown Center, 801 Vinial Street, Third Floor Pittsburgh, PA 15212-5177
15366870	+ David Wetmore, 903 Virginia Avenue Extension, Pittsburgh PA 15215-1719
15109060	+ Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15210029	+ Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15112515	+ Dollar Bank, FSB, c/o Consumer Default Management, P O Box 3969, Pittsburgh, PA 15230-3969
15092322	+ Key Recovery, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15107829	+ Leroy Metz, II, Esquire, 535 Smithfield Street, Pittsburgh, PA 15222-2393
15092323	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788
15366871	+ State Workers Insurance Fund, 301 5th Avenue, Suite 230, Pittsburgh, PA 15222-2440

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	May 24 2025 00:03:57	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2025 00:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 24 2025 00:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 24 2025 00:18:46	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15092316	+ Email/PDF: bncnotices@becket-lee.com	May 24 2025 00:40:34	American Express, PO Box 981537, El Paso, TX 79998-1537
15104396	Email/PDF: bncnotices@becket-lee.com	May 24 2025 00:17:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092317	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:40:18	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15103440	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2025 00:39:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092318	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 24 2025 00:40:36	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
15092319	^ MEBN	May 24 2025 00:03:18	Dollar Bank, PO Box 8469, Canton, OH

District/off: 0315-2

User: auto

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Date Rcvd: May 23, 2025

Form ID: pdf900

Total Noticed: 35

			44711-8469
15109059	^ MEBN	May 24 2025 00:03:56	Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15130317	+ Email/Text: kburkley@bernsteinlaw.com	May 24 2025 00:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092320	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	May 24 2025 00:32:00	Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
15092321	+ Email/Text: bankruptcy@huntington.com	May 24 2025 00:33:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15096018	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 24 2025 00:33:00	KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15119763	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 24 2025 00:40:44	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15143076	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 24 2025 00:32:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15109784	+ Email/Text: Darren.Pedaci@northwest.com	May 24 2025 00:33:00	Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
15129309	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2025 00:40:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092324	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2025 00:56:33	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
15092325	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2025 00:41:08	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15092597	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 24 2025 00:41:23	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15101629	+ Email/Text: bankruptcy@huntington.com	May 24 2025 00:33:00	The Huntington Bank, P.O. Box 89424, Cleveland OH 44101-6424
15126201	Email/PDF: ebn_ais@aisinfo.com	May 24 2025 00:40:44	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122999	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15128498	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15132571	##+	Metz Lewis Brodman Must O'Keefe LLC, c/o John R. O'Keefe, Jr., Esquire, 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: May 23, 2025

Form ID: pdf900

Total Noticed: 35

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
David A. Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@bdblaw.com
Elizabeth L. Slaby	on behalf of Defendant Dollar Bank FSB bslaby@bdblaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Creditor David Wetmore shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 14